



Arizona State Retirement System

Long Term Disability (LTD) Plan Employer Guide

Updated September 2021

In Partnership with and Administered by:

Broadspire®
A CRAWFORD COMPANY

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Long Term Disability Employee Booklet

The ASRS Long Term Disability Employee Guide can be found by visiting the ASRS website at www.azasrs.gov. The booklet is housed in the Members section under Long Term Disability.

The ASRS LTD Employee Guide will give a complete overview of the Disability Plan through the ASRS. You should advise the Employee of the location of the booklet on their date of hire, and at the time they are given the disability packet.

Procedures for Submitting the Long Term Disability Claim

1. Is the Employer responsible for providing the Claim packet to the Employee?

Yes, the employer is responsible for providing the claim packet timely to the employee and documenting when the packet was initially provided.

2. When Should the Claim packet be given or sent to an Employee?

An Employee should be sent the Long-Term Disability (LTD) employee claim packet after they have been approved for a full-time/intermittent Family Medical Leave Act (FMLA), full-time/intermittent Medical Leave based on a medical condition for themselves, unable to work due to sickness or injury, or working limited duty. Limited duty means the employee has not been performing the usual duties of their occupation due to restrictions or limitations requested by their physician.

Provide the employee with the LTD claim packet and advise the location of the employee booklet on the ASRS website.

Upon receiving the completed employee claim packet, complete the employer packet and submit through the ASRS website using Secure Messaging.

Once you have created a new thread added the required fields and attached the document, select the “**Send LTD Documents**” button which will forward the document to Broadspire Services, Inc.

Waiting to submit a claim until after the six-month qualifying period has been satisfied can delay the issuing of any benefits. Early submission allows our office to obtain any additional information from doctors or employers that may be necessary and allows us to possibly approve the claim prior to the commencement of benefits.

To obtain the employee & employer claim packets, please visit the ASRS website at www.azasrs.gov. The packets are housed in the secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area for further directions.

2. What Forms are required for submission with an LTD claim and what forms are included in the employee claim packet?

The Employee claim packet consists of the following forms:

- **Long Term Disability Claim Statement** - This is to be completed by the employee.
- **Sensitive Release of Information Form** – This is to be completed and signed by the employee. This is the authorization that allows us to request medical records.
- **Third Party Authorization Form** - The authorization form is used to authorize Broadspire to be able to speak to individuals you have designated regarding details about your LTD claim.
- **Federal & Arizona State Tax Form** – These are to be completed by the employee to determine the amount of federal & state taxes to be withheld from the benefit. Please note that 50% of the LTD benefit is taxable. If these forms are blank or not received, Broadspire will withhold federal taxes based on an S1 (single with one exemption) rate and Arizona state taxes at a rate of 5.1%.
- **Right of Reimbursement Form** – This is to be completed by the employee so that Broadspire can issue the full LTD benefit while the employee pursues other benefits which they may be entitled to.
- **Direct Deposit Form** – This is to be completed by the employee so that Broadspire is able to electronically deposit benefit payments into their bank account. **(Note, if this form is not received timely or a copy of a voided check is not included, a paper check will be issued for the initial approvable benefit).**

- **Attending Physician Statement** - This is to be completed by the employee's physician (the physician who is most familiar with the employee's medical condition).

The Employer Claim packet – Please note the following should be clearly documented on the employer section of the claim statement.

- **Sick /Donated, Vacation/Annual/PTO Leave** - Please advise the date as to when this is exhausted. If leave is paid beyond the date LTD payments commence, the LTD payment will be reduced by sick pay until it is exhausted.
- **Any Other Type of Pay** - When is this exhausted? If paid any other type of pay from the employer beyond the date LTD payments commence, the LTD payment will be reduced until it is exhausted.
- **Short Term Disability** - Did the employee receive any Short Term Disability (STD) benefits? If yes, were the premiums paid by the employee or the employer? If the employer paid any part of the premiums, please provide the STD approval letter along with name and address of the Short Term Disability carrier. Short Term Disability benefits may be offset from LTD benefits if any of the benefit pay is for a duplicate period of time.
- **Unpaid Leave Of Absence** - For eligible participants on unpaid leave of absence as of the date disability is documented, and therefore, whose earnings are \$0 as of the date of disability, the minimum monthly benefit of \$50 is payable. For this reason, it is necessary to know exactly when sick leave, vacation, and donated times are exhausted.

3. What if an Employee is receiving Workers' Compensation Benefits?

- If Worker's Compensation benefits are being paid, the employee should also apply for LTD, as partial LTD benefits may be payable.
- If the disability is a result of an injury at work, please provide the name, address and phone# of the carrier under "Remarks" on the employer's statement. Please provide the amount of any Worker's Compensation benefits that have been paid, as these may affect the calculation of LTD benefits.

4. What if an employee is or has been working intermittent due to an approved FMLA/Medical leave for a medical condition or in a modified/limited duty position?

An employee that is or has been working intermittent due to an approved FMLA or Medical Leave for a medical condition, modified or limited duty full-time, and/or part-time are eligible to apply for disability benefits. Limited duty is defined as being unable to perform the usual duties of the occupation, as medically substantiated by a physician.

If an employee is or has been working intermittent, modified, or limited duty during or after the six-month waiting period. The employer will need to send Broadspire copies of payroll records, time sheets, or absence reports to assist in determining the date of disability and to reduce any eligible earnings from the LTD benefit.

5. If you have a question whom should you call?

LTD Disability Benefit Specialist (DBS): An LTD DBS can help you with status of claim and benefit payment, any questions regarding what is going on with the claim, and any claims issues.

Team Manager/Senior DBS: If you are unable to reach an LTD DBS, a Team Manager will be able answer your questions. You can speak with either leader if you have concerns with the status of a claim, as well as the status of appeals.

Long Term Disability Plan Claim Packet

Instructions for Employer:

If your employee meets any of the following, please provide them with the Employee LTD Claim Packet to complete and document the date you provided the packet to them:

- Employee is approved for an intermittent or fulltime medical FMLA for themselves
- Employee is approved for a medical leave of absence for themselves
- Employee has been placed in another position due to a medical condition
- Due to a medical condition employee is working a restricted schedule
- Required duties have been removed from employee's current position advised by a medical provider
- Employee has filed a workers compensation injury claim
- Employee is off work due to a medical condition

The packet should contain the following:

- A. Cover Letter
- B. Employee Questionnaire Section
- C. Authorization to Release
- D. Third Party Authorization
- E. W-4
- F. A-4
- G. Right of Reimbursement Form
- H. Direct Deposit Form
- I. Attending Physician's Statement
- J. Frequently Asked Questions

1. Tell the employee to complete forms B-H. The employee will need to take the Attending Physician's Statement to their doctor's office and have their Attending Physician complete and sign that form. Once this is done, all of the forms should be returned to you.

2. Once you receive a completed packet from the employee, you will need to complete and sign the Employer's Notice of Claim form. If you have not received the completed physician forms, **do not wait** please go ahead and submit the completed Employee and Employer packet. (Please note: Do not submit the Employer packet until you have received a completed Employee packet.)
3. Scan and send both the Employee and Employer Claim packets to Broadspire through the ASRS secure employer website using the Secure Message function:
 - You must have something in the subject line and the body of the message. Please include the name of the employee and your information in the body of the message.
 - Click the Choose File button to attach the document. (You can only attach one document and the document size must be less than 10MB. You will receive a warning if an attachment is too large.)
 - Click **“Send LTD Documents”** button (do not click the “Send” button).
4. You must be assigned as an LTD Role of either LTD Associate or LTD Signer only for your organization to sign and send the claim packet.
5. Broadspire will keep you informed of the status of the claim through Monthly Claims Activity Reports and with email notices of the claims when they are received, approved, denied or terminated. You can also call the Disability Benefit specialist assigned to the claim or Broadspire's customer service at 877-232-0596, 24 hours a day, 7 days a week, to find out the status of your employee's claim. You may access the employee's claim through the Broadspire portal if you have the LTD Associate Role.
6. If you have any questions regarding the packet, how to complete it, etc., please feel free to contact Barry O'Dowd at (480) 223-7563 or (602) 240-2133 to walk you through the process.
7. To obtain the LTD packets, please visit the ASRS website at www.azasrs.gov. The packets are housed in the employer secure login area of ASRS website under the Forms and Packets link. If you do not have a login please contact the ASRS Employer Relations area to obtain directions.

Frequently Asked Questions

If an employee has been terminated do I provide the LTD claim packet to the employee?

Yes. The employee will need to obtain the claim packet from the employer of which they last worked. Broadspire and ASRS do not have access to the packet and will direct the employee back to their last employer.

Should an employee apply for Long-Term Disability if they are on Workers' Compensation?

Yes. Workers' Compensation does not disqualify an employee from LTD benefits.

If an employee needs to reduce their hours, are they eligible for benefits?

Yes, the definition of disability states an employee is disabled if they are medically unable to perform one or more duties of their occupation. Therefore, an employee who is working reduced hours, intermittent work or limited job functions, under the advice of an Attending Physician, may qualify for benefits.

Do we have to terminate an employee when they go on LTD?

No. Many employees are able to return to work after they have recovered. You may even bring a person back at a reduced schedule without causing their claim to close. Each case must be reviewed on its own merit. The member, DBS and employer need to work together to achieve the appropriate outcome.

Do we have to include the Attending Physician Statement when we send in the Claim Statement?

No. An employee may choose to have their doctor send the Attending Physician Statement directly to Broadspire Services, Inc. However, the claim will not be reviewed until both documents are received.

How do I get a report of active claimants?

One of your Facility administrators for the ASRS website will need to access the “Maintain Employer User” link to update the LTD Roles for your facility. ASRS will send updates to Broadspire on the last business day of each week. The updated “LTD Associate” Role will then receive the monthly activity reports and also receive registration information to access the Broadspire portal online system.

How do I check the status of a claim?

You may call the Broadspire toll-free number (877) 232-0596 or access the Broadspire Portal if you have the LTD Associate Role. If the Customer Service Representative is unable to locate a claim, that may mean that Broadspire has not yet received the claim information and the claim has not yet been initiated.

How long does it take to process a claim?

Each case must be reviewed on its own merit, however typically the process is approximately 60 days or less. Once a claim is received, Broadspire will contact the employer and the employee by email, or phone of the status of the claim.

Is an employee able to receive Social Security Benefits and also receive LTD benefits?

Yes, they can receive benefit payments from both Social Security and Broadspire. According to Arizona Law if the employee is receiving Social Security a percentage of the Social Security benefits will be used to reduce the LTD benefit.

Is an employee able to receive retirement from ASRS and also receive an LTD benefit from Broadspire?

No, if an employee applies for their retirement through the ASRS, they are not eligible to receive LTD benefits.

May an employee work during the six-month qualifying period?

Yes, they can work intermittent, or limited duty during the six-month qualifying period if instructed by a physician.

Reports and Notification Emails

In this section are samples of the email notifications and reports that you as an employer would receive from Broadspire. An LTD Associate contact type will automatically receive emails and reports on a regular basis. The administrator or an Application Manager on the ASRS website is able to assign LTD Associates. If you need information or assistance with this process, you should contact Barry O'Dowd, Account Executive, for assistance.

SAMPLE EMAIL NOTIFICATIONS YOU MAY RECEIVE DURING THE LIFE OF THE CLAIM ARE AS FOLLOWS:

Notification of Claim Received Email (Example)

Generated Email to LTD Associate upon initial creation of a complete LTD claim:

TO: JDoe@azasrs.gov; SSmith@azasrs.gov

02/25/2015 12:28 PM

Subject: EE First Name, Last Name / Long Term Disability-Initial Claim Received

Name: Employee Name

Claim #: C-2017-XXXXXX

Date of Disability (as reported by Employee):

Last Day of Work (as reported by Employee):

Division Number: 000000

Disability Representative:

Phone: 877-232-0596

Fax: 859-550-2744

Broadspire has received an LTD claim from the above employee.

Action Required:

Please send all responses to ASRS.LTD@CHOOSEBROADSPIRE.COM

Our customer service phone number is (877) 232-0596

Report any corrections to data in this email to Arizona State Retirement System (ASRS) LTD Center at (877) 232-0596 or by replying to this email.

LTD Claim Approval Email Notification (Example)

Generated Email to LTD Associate upon initial approval of LTD claim:

Broadspireintegratedabsencesupport@broadspire.com

JDoe@Firestone.com; SSmith@Firestone.org

02/25/2015 12:28 PM

Subject: EMPLOYEE NAME / Notification of Initial Approval of Long Term Disability Claim

EMPLOYEE NAME

Claim #: C-2017-XXXXXX

Date of Disability: 2/4/2017

The above employee has had their LTD claim approved.

PLEASE NOTE: Broadspire will be forwarding you a copy of the Approval Letter sent to the Employee within the next few days.

If any of the information above is incorrect, please indicate corrections below and reply to ASRSLTD@CHOOSEBROADSPIRE.COM.

Please send all responses to: ASRSLTD@CHOOSEBROADSPIRE.COM

Our customer service phone number is: (877) 232-0596

Note: You are receiving this email because you are listed as the LTD Associate for your Employer Group in the ASRS LTD Program database. If you feel you have received this email in error, please contact us to let us know.

Monthly Claims Activity Report

Please note that LTD Associate contact types listed on the ASRS website will have access to the Disability Claim List. For assistance you may contact Account Executive, Barry O'Dowd.

The Claims Activity Report shows all the claims activity for the prior month. It is sent out via email at the beginning of each month. Here is the key for the claim status on the report:



CLAIM STATUS REASON CODES:

Also included in this section is a list of Claim Status Reason Codes. These will correspond with the codes on the reports, so that you can see specifically the current status of the claim at the time you receive the report.

<u>Claim Status Code</u>	<u>Claim Status Code Description</u>	<u>Claim Status Code</u>	<u>Claim Status Code Description</u>
O-A	Open – Accepted	O-P	Open – Pending
O-R	Open – Reinstated	O-S	Open - Suspended
C-D-W	Closed – Denied - Did not satisfy waiting period	C-D-L	Closed – Denied – Plan Provision or Exclusion
C-T-R	Closed – Terminated – Return to work	C-T-L	Closed - Terminated – Limitation or Exclusion
C-D-C	Closed – Denied – Failure to receive appropriate care	C-D-E	Closed - Denied - Eligibility not met
C-T-C	Closed – Terminated – Failure to receive appropriate care	C-D-L	Closed – Denied – Plan Provision or Exclusion
C-T-X	Closed – Terminated – Expiration of Benefits	C-T-D	Closed – Terminated – Death
C-T-L	Closed – Terminated – Plan Provision or Exclusion	C-D-N	Closed – Denied – Not in eligible class
C-D-I	Closed – Denied – Incomplete Claim	C-D-P	Closed – Denied – Pre-existing condition exclusion
C-T-I	Closed – Terminated – Failure to provide ongoing medical information	C-T-P	Closed – Terminated – Plan Provision
C-T-B	Closed – Terminated – Received maximum benefit period	C-D-M	Closed – Denied - Medical did not support disability
C-D-F	Closed – Denied – Failure to submit medical information	C-T-M	Closed - Terminated - Medical did not support disability

Contact Information

(Last Updated: September 2021)

Our customer service will be able to assist you and claimants with any general claim questions you may have. If at any time our customer service is not able to assist you they will forward your call to the appropriate specialist listed below.

When sending an email to a Broadspire Disability Benefit Specialist, you should use email address: ASRSLTD@choosebroadspire.com. Please include the full claim number in the subject line of the email which will automatically route the email to be imaged in the members claim.

If you have a question for the Broadspire Disability Benefit Specialist, you should dial (877) 232-0596 and use the following contact list with their extension as your guide for whom you wish to speak with regarding your question:

If you press option 3 between 8:30am – 5pm ET Monday - Friday, the Broadspire team will be answering the calls. Outside of these hours and on weekends the calls will be answered by the Broadspire customer service representatives.

ASRS Broadspire LTD Claim Team – Phone (877) 232-0596

<u>Disability Benefit Specialist</u>	<u>Extension</u>
Lorraine Douglas	1505
Tamique Baker	4707
Rosalyn Broughton	9980022
Roosevelt Neal	1194
Edeline Louis-Jean	1932
Martine Louisjeune	9999
Yvonne Gustave	1215
Sheree Smith-O’Sullivan	9980052

Broadspire Team Manager

If you are unable to reach an LTD DBS or DBC, an Operations Team Manager will be able to answer your questions. You can speak with the Team Manager if you have concerns with the status of a claim or an appeal:

Team Manager**Diane Andrew**

Diane_Andrew@choosebroadspire.com
(877) 232-0596 Ext 5505

Broadspire Account Executive

The Account Executive is your main contact to assist you with the Employer process. If you have questions regarding the LTD Program, change in employer contact information, report requests, or email notification questions the Account Executive will be able to assist you.

Barry O'Dowd

Barry_ODowd@choosebroadspire.com (or) BarryO@azasrs.gov

Mobile (480) 223-7563

Phoenix (602) 240-2133

Broadspire's mailing address and Call Center number is:

Broadspire

PO Box 14773

Lexington, KY 40512

Call Center Phone #: (877) 232-0596